



House of Representatives

File No. 998

General Assembly

January Session, 2019

(Reprint of File No. 269)

House Bill No. 5213
As Amended by House Amendment
Schedule "A"

Approved by the Legislative Commissioner
May 28, 2019

**AN ACT EXPANDING REQUIRED HEALTH INSURANCE COVERAGE
FOR HEARING AIDS.**

Be it enacted by the Senate and House of Representatives in General Assembly convened:

1 Section 1. Section 38a-490b of the general statutes is repealed and
2 the following is substituted in lieu thereof (*Effective January 1, 2020*):

3 Each individual health insurance policy providing coverage of the
4 type specified in subdivisions (1), (2), (4), (11) and (12) of section 38a-
5 469 delivered, issued for delivery, renewed, amended or continued in
6 this state shall provide coverage for hearing aids. [for children twelve
7 years of age or younger.] Such hearing aids shall be considered
8 durable medical equipment under the policy and the policy may limit
9 the hearing aid benefit to one [thousand dollars] hearing aid per ear
10 within a twenty-four-month period.

11 Sec. 2. Section 38a-516b of the general statutes is repealed and the
12 following is substituted in lieu thereof (*Effective January 1, 2020*):

13 Each group health insurance policy providing coverage of the type

14 specified in subdivisions (1), (2), (4), (11) and (12) of section 38a-469
15 delivered, issued for delivery, renewed, amended or continued in this
16 state shall provide coverage for hearing aids, [for children twelve years
17 of age or younger.] Such hearing aids shall be considered durable
18 medical equipment under the policy and the policy may limit the
19 hearing aid benefit to one [thousand dollars] hearing aid per ear within
20 a twenty-four-month period.

This act shall take effect as follows and shall amend the following sections:		
Section 1	<i>January 1, 2020</i>	38a-490b
Sec. 2	<i>January 1, 2020</i>	38a-516b

The following Fiscal Impact Statement and Bill Analysis are prepared for the benefit of the members of the General Assembly, solely for purposes of information, summarization and explanation and do not represent the intent of the General Assembly or either chamber thereof for any purpose. In general, fiscal impacts are based upon a variety of informational sources, including the analyst's professional knowledge. Whenever applicable, agency data is consulted as part of the analysis, however final products do not necessarily reflect an assessment from any specific department.

OFA Fiscal Note

State Impact: None

Municipal Impact: None

Explanation

The bill does not result in a fiscal impact to the state or municipalities as the bill codifies current practice. The state employee and retiree health plan is currently in compliance with the provisions of the bill.

House "A" eliminated the dollar limit and replaced it with "one hearing aid per ear" which results in the fiscal impact described above.

The Out Years

State Impact: None

Municipal Impact: None

OLR Bill Analysis**HB 5213 (as amended by House "A")******AN ACT EXPANDING REQUIRED HEALTH INSURANCE COVERAGE FOR HEARING AIDS.*****SUMMARY**

This bill eliminates an age restriction for mandated health insurance coverage for hearing aids, thus requiring certain insurance policies to cover hearing aids for any covered person. In doing so, it codifies the Insurance Department's Bulletin HC-102, which brought the state hearing aid benefit requirement into compliance with the federal Affordable Care Act (ACA). (The ACA generally prohibits age-based discrimination in benefit design.) Current state law requires policies to cover hearing aids only for children under age 13.

Under current law, policies may limit hearing aid coverage to \$1,000 within a 24-month period. The bill instead allows policies to limit coverage to one hearing aid per ear within a 24-month period.

*House Amendment "A" allows hearing aid coverage to be limited to one hearing aid per ear, instead of \$1,000, within a 24-month period.

EFFECTIVE DATE: January 1, 2020

INSURANCE POLICIES AFFECTED

The bill applies to individual or group health insurance policies delivered, issued, renewed, amended, or continued in Connecticut that cover (1) basic hospital expenses; (2) basic medical-surgical expenses; (3) major medical expenses; or (4) hospital or medical services, including those provided under an HMO plan. Because of the federal Employee Retirement Income Security Act (ERISA), state insurance benefit mandates do not apply to self-insured benefit plans.

BACKGROUND

Insurance Department Bulletin HC-102

Bulletin HC-102 (dated June 15, 2015) explains the ACA's age discrimination prohibition and directs health carriers (e.g., insurers and HMOs) to remove age limits on hearing aid benefits for policies issued or renewed on or after January 1, 2016.

COMMITTEE ACTION

Insurance and Real Estate Committee

Joint Favorable

Yea 19 Nay 0 (03/14/2019)